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DOERR
D. F. Pecunia

FDIC San Francisco Regional Office
Director John F Carter
25 Jessie Street at Ecker Square Ste 2300
San Francisco CA 94105

September 19, 2005

Dear Sir:

I have been in the banking business for thirty five years. During that period I have observed the Wal-Mart entry in almost every segment of business and the tremendous negative impact on local merchants.

I have noticed, recently, that some communities are trying to keep Wal-Mart from entering. Commercial banking and commercial business should not be commingled. I would urge you to vote against the Wal-Mart applications.

Yours truly,

Clay Wood
Chairman, Western National Bank

THE BASIN'S BANK